

**MONTECITO BANK & TRUST
ACCEPTANCE OF TREASURY MANAGEMENT SERVICES**

Client Name: _____

Part I – Certification

New Acceptance

Amendment No. ___ to existing Acceptance of Treasury Management Services, original dated: _____

Each amendment to this Acceptance will effectively supersede all prior versions of this Acceptance. Defined terms will have the meaning provided in the Montecito Bank & Trust Master Treasury Management Services Agreement, and applicable Service Description(s), unless otherwise defined herein.

The person(s) signing (“Executive Representative(s)”) this Acceptance of Treasury Management Services (“Acceptance”) on behalf of the company identified in the signature block of this Acceptance (“Client”), certifies on behalf of Client, to the extent applicable, that:

- (a) Client agrees to be bound by the Montecito Bank & Trust Master Treasury Management Services Agreement, together with each applicable Service Description, including any Supporting Documents, corresponding exhibits, schedules, enrollments, or attachments to the same, which apply to the services designated by Client in Part II of this Acceptance, and Client’s use of any Service, including without limitation each Service that Client commences using after the Effective Date of this Acceptance, confirms Client’s agreement to be bound by each Service Description relating to that Service;
- (b) The Client has received a copy of the Master Agreement together with each Service Description for which a Service has been selected by Client below; and
- (c) The Executing Representative has full authority to execute this Acceptance on behalf of Client, and to enter into other agreements and Supporting Documents for the Services now or hereafter offered by Bank, and to amend, terminate or otherwise act on behalf of Client with respect to each Service used by Client.

Part II – Service Options

DESIGNATION OF MASTER TREASURY SERVICE OPTIONS.

Client designates the following Service options (check all that apply):

Business Online Banking Service Description. At this time, and subject to amendment by Bank, the Security Procedures include Client’s logon username, password, and Security Codes. The Security Codes are prompted when Client attempts to log in from a new device, alternatively, Client may choose to require the Security Codes with each log in attempt by not registering their browser or device.

Check additional services that apply:

Wire Transfer Service (if checked, includes Client agreement to separate Wire Transfer Service Description). Access to the Wire Transfer Service will be subject to enhanced Security Procedures. Refer to Section 6. Communications; Security Procedures in the Wire Transfer Service Description, for the current security procedures, as amended from time to time.

ACH Service (if checked, includes Client agreement to separate Automated Clearing House (ACH) Service Description). Access to the ACH Service will be subject to enhanced Security Procedures. Refer to Section 8. Security Procedures in the ACH Service Description, for the current security procedures, as amended from time to time.

CheckCapture Service (if checked, includes Client’s agreement to separate CheckCapture Service Description).

Positive Pay Service (if checked, includes Client's agreement to separate Positive Pay Service Description).

Commercial Center Service Description. At this time, and subject to amendment by Bank, the Security Procedures include the use of a Secure Browser and PIN. The PIN is prompted when Client attempts to log in to the Secure Browser.

Check additional services that apply:

Wire Transfer Service (if checked, includes Client agreement to separate Commercial Center Wire Transfer Service Description). Access to the Wire Transfer Service will be subject to enhanced Security Procedures. Refer to Section 6. Communications; Security Procedures in the Wire Transfer Service Description, for the current security procedures, as amended from time to time.

ACH Service (if checked, includes Client agreement to separate Commercial Center Automated Clearing House (ACH) Service Description). Access to the ACH Service will be subject to enhanced Security Procedures. Refer to Section 8. Security Procedures in the ACH Service Description, for the current security procedures, as amended from time to time.

CheckCapture Service (if checked, includes Client's agreement to separate CheckCapture Service Description).

Positive Pay Service (if checked, includes Client's agreement to separate Positive Pay Service Description).

Multiple Party Access Service Description. Each Client: (i) acknowledges the list of clients named in attached Schedule A; (ii) designates all of its (his/her) current and future deposit and loan accounts maintained at Bank as "Accounts;" and (iii) expressly understands that the "Accounts" accessible pursuant to the Multiple Party Access Service Description will also include the Accounts of each Client identified in Schedule A.

Part III – Additional Terms and Signatures

Any addition, deletion or change to the Acceptance for any Service requested by Client must be submitted in a form acceptable to Bank, and no such requested addition, deletion or change will become operative or effective until Bank confirms to Client that such addition, deletion or change has been approved by Bank and implemented. The Acceptance may be signed in counterparts and transmitted by facsimile. If signed in two or more counterparts, each will be deemed an original, but such counterparts will constitute one instrument. The effectiveness of the Acceptance (or any related document) and any signatures shall, to the extent permitted by applicable law, have the same force and effect as manually-signed originals and shall be binding on all parties hereto. Bank may also require that the Acceptance (or any related document) be confirmed by a manually-signed original thereof; provided, however, that the failure to request or deliver the same shall not limit the effectiveness of any facsimile document or signature.

WITH THE EXCEPTION OF THE MULTIPLE PARTY ACCESS SERVICE DESCRIPTION WHICH (IF SELECTED ABOVE) IS AGREED TO JOINTLY AND SEVERALLY BETWEEN EACH CLIENT IN SCHEDULE A, EACH CLIENT SEPARATELY AGREES TO THE TERMS OF THIS ACCEPTANCE WITH BANK.

Agreed To and Accepted _____ (“Effective Date”)

CLIENT

(Multiple Clients): IF CHECKED, SIGNED AS DULY APPOINTED AGENT, AGREED TO AND ACCEPTED BY AND ON BEHALF OF EACH CLIENT LISTED UNDER LIST OF CLIENTS IN SCHEDULE A TO THIS ACCEPTANCE.

Signature: _____

Printed Name: _____

Title: _____

MONTECITO BANK & TRUST

Signature: _____

Printed Name: _____

Title: _____

BANK USE ONLY (Branch/Treasury):

Date _____ (All documents provided are versions in effect as of this date)

Resolutions Received: _____ (Bank employee’s initial)

Service Descriptions provided (Bank employee initial all that were provided):

- _____ Master Treasury Management Services Agreement
- _____ Business Online Banking Service Description
- _____ Wire Transfer Service Description
- _____ Automated Clearing House (ACH) Service Description
- _____ CheckCapture Service Description
- _____ Positive Pay Service Description
- _____ Commercial Center Service Description
- _____ Commercial Center Wire Transfer Service Description
- _____ Commercial Center Automated Clearing House (ACH) Service Description
- _____ Multiple Party Access Service Description

**ACCEPTANCE OF TREASURY MANAGEMENT SERVICES
SCHEDULE A**

<u>Client Name:</u>	<u>TIN/SSN:</u>	<u>Address:</u>	<u>Phone:</u>
<u>By (Print Name and Title):*</u>	<u>Signature:*</u>	<u>Date Added:</u>	<u>Date Removed:</u>
<u>Client Name:</u>	<u>TIN/SSN:</u>	<u>Address:</u>	<u>Phone:</u>
<u>By (Print Name and Title):*</u>	<u>Signature:*</u>	<u>Date Added:</u>	<u>Date Removed:</u>
<u>Client Name:</u>	<u>TIN/SSN:</u>	<u>Address:</u>	<u>Phone:</u>
<u>By (Print Name and Title):*</u>	<u>Signature:*</u>	<u>Date Added:</u>	<u>Date Removed:</u>
<u>Client Name:</u>	<u>TIN/SSN:</u>	<u>Address:</u>	<u>Phone:</u>
<u>By (Print Name and Title):*</u>	<u>Signature:*</u>	<u>Date Added:</u>	<u>Date Removed:</u>

*Indicates field must be completed by each Client unless the “Multiple Clients” box on the Acceptance signature page was checked, indicating that the Acceptance has already been signed by and on behalf of each Client whose name is listed on this Schedule A. In such case, must only identify the name of the entity Client in the first field, together with the “TIN/SSN”, “Address”, “Phone”, and date “Added” or “Removed,” accordingly.